



The one. The only.

TO: All Eligible Participants

SUBJECT: Health Insurance for 2023

OPEN ENROLLMENT begins today! Now is the time to make any changes to your existing plan or add benefits for the first time. There are three quality health insurance plans being offered. The Copper Plan has a low premium and low co-pay, offers everything that the MEC plan does along with some sick benefits. The Bronze Plan is a fully insured plan with lower premiums but has a deductible. The Platinum Plan is an option for those wanting a fully insured with low copays and no deductibles. Although the costs have increased again on all plans, ACCU has continued to absorb those costs so there will be no increase in the deduction amounts this year. Also, take note that we had new dental insurance through Guardian with two plan offerings to choose from. The Guardian Managed Care Plan is more restrictive in terms of providers but offers incredible benefits while the PPO plan which does not sacrifice a broad network of providers but offers more generous coverage than our previous plan. We continue to offer life insurance, the \$20,000 coverage does diminish based on age enrolled if over 60, at no cost to our employees. So, please ensure that you complete your beneficiary information. We also offer excellent vision benefits from Superior Vision. Remember that anyone enrolled in any of our health plans has access to Teladoc at no additional charge (see attached information). Also, most of you getting regular prescriptions have the opportunity to purchase prescriptions in 90-day increments, saving you a trip to the pharmacy and saving you money. Please read all the material attached.

Rates for all products are listed on the Medical Memo and are shown with the cost per bi-weekly pay period. Please review all your options and return forms to me by Friday, December 16th. If you have any questions regarding this information, please do not hesitate to reach out.

Also, please be advised that if you wish to participate in our employee sponsored 401K plan now is the time to do so. The only requirement for the plan design is that you must have been employed with us for at least one year to participate. If you miss this open enrollment, you can enroll effective any of the following quarters of the year (i.e., 4/1, 7/1, 10/1). Please contact Jacqueline Ferrell @ Jacqueline.Ferrell@accustaffing.com for an enrollment link.

Bi-Weekly Copper Plan

Medical/Dental Managed/Dental PPO/Vision

Single	\$34.00/\$6.81/\$12.81/\$3.29
Parent/Child(ren)	\$95.00/\$18.16/\$31.34/\$5.93
Employee/Spouse	\$100.00/\$13.61/\$26.00/\$5.59
Family	\$144.00/\$23.64/\$47.38/\$8.88

Bi-Weekly-Bronze Plan

Medical/Dental Managed/Dental PPO/Vision

Single	\$72.00/\$6.81/\$12.81/\$3.29
Parent/Child(ren)	\$134.00/\$18.16/\$31.34/\$5.93
Employee/Spouse	\$149.00/\$13.61/\$26.00/\$5.59
Family	\$232.00/\$23.64/\$47.38/\$8.88

Bi-Weekly-Platinum Plan

Medical/Dental Managed/Dental PPO/Vision

Single	\$98.00/\$6.81/\$12.81/\$3.29
Parent/Child(ren)	\$206.00/\$18.16/\$31.34/\$5.93
Employee/Spouse	\$232.00/\$13.61/\$26.00/\$5.59
Family	\$340.00/\$23.64/\$47.38/\$8.88